

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE

IN RE:

Sharon Banner-Gordon)
 Debtor(s)) Chapter 13
) Bk. Case No: 23-10036
)

CHAPTER 13 PLAN**I. Notice**

NOTICE TO ALL CREDITORS THAT THIS PLAN AND ALL OF ITS PROVISIONS ARE SUBJECT TO DEL. BANKR. L.R. 3023-1 AND YOUR RIGHTS MAY BE AFFECTED BY THIS PLAN. IF YOU OPPOSE THE PLAN'S TREATMENT OF YOUR CLAIM OR ANY PLAN PROVISION YOU OR YOUR ATTORNEY MUST FILE AN OBJECTION TO CONFIRMATION AT LEAST 7 DAYS BEFORE THE DATE SET FOR THE CONFIRMATION HEARING. THE BANKRUPTCY COURT MAY CONFIRM THIS PLAN WITHOUT FURTHER NOTICE IF NO OBJECTION IS FILED. SEE BANKRUPTCY RULE 3015. YOU SHOULD NOTE THE FOLLOWING (boxes must be checked by debtor(s) if applicable):

- The plan seeks to limit the amount of a secured claim, as set out in III.2, which may result in partial payment or no payment at all to the secured creditor.
- The plan will seek avoidance of a lien or security interest.
- The plan contains nonstandard provisions in paragraph VI.

II. Plan Payments and Length of Plan: The future earnings of the debtor are submitted to the supervision and control of the Court and the Debtor's employer or the Debtor shall pay to the trustee the sum of \$1,000.00 (monthly) for 6 months and then \$419.50 for the remaining 54 months.

III. Plan Distribution: From the payment so received, after deduction of allowed Trustee's commission, the Trustee shall make disbursements as follows:

1. Priority Claims:

Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. Section 507.

- (A) Debtor's Counsel Fees \$4,500.00
- (B) Priority Taxes
- (C) Domestic Support Obligations
- (D) Other Priority or Administrative Expenses

2. Secured Claims—(boxes must be checked)

- Pro-rata with or
- subsequent to dividends to priority creditors, holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:
 - (A) Long term or mortgage debt -PRE-PETITION ARREARAGE ONLY, to be paid to This Section of the Plan specifically incorporates all of the provisions affecting mortgage claims as set forth in Del. Bankr. L.R. 3023-1(b) and the parties shall be so governed.
 - (B) Secured Vehicle debt (cramdown) - Pro-rata payments to
 - (C) Secured Vehicle debt (910 car claim) - Pro-rata payments to
 - (D) Other secured debt: Pro-rata payments to Santander in the amount of \$13,000.00 @ 9.25% interest for payment in full of the value of the 2018 Jeep Cherokee. Total payments will be \$16,286.32.

3. Surrender of Collateral and Co-Debtor Relief:

- (A) Debtor surrenders secured collateral to Debtor(s) abandons such property and agrees that the Automatic Stay under 11 U.S.C. Section 362 is terminated as to the property and any interest in the property effective immediately on confirmation of this Plan. Claims, if any submitted by such creditor may receive a distribution under the Plan if such claims reflect an applicable deficiency balance remaining following surrender.
- (B) Co-Debtor relief under 11 USC Section 1301 is granted effective immediately upon confirmation of the Plan as to surrendered property.

4. Unsecured Claims:

Subsequent to dividends to priority and secured creditors, dividends to allowed non-priority general unsecured creditors shall be distributed as follows:

General unsecured creditors will be paid a dividend of 100% of their allowed claim

or a pro rata dividend of

1. _____ BIOC or

2. _____ Disp. Income x 60 months as calculated under Section 1325(b), or

3. a pro-rata dividend from the base plan, if any.

IV. Leases or Executory Contracts: (If applicable) The following leases or executory contracts of the debtor will be treated as follows:

Woods Edge Apartments LP - Assumed

V. Vesting of Property: Title to Debtor's property shall vest in the Debtor on confirmation of the Plan, except for undistributed plan payments held by the Trustee. Unless otherwise ordered, upon conversion of this case to Chapter 7 all undistributed plan payments received from a debtor's post-petition wages shall be refunded to the debtor(s). Upon dismissal, unless otherwise ordered, the Trustee is authorized to disburse undistributed plan payments to allowed claimants in accordance with this Plan.

VI. Nonstandard Provisions: Any other nonstandard provision placed elsewhere in this plan is void.

A. Debtor is providing for larger payments during the first 6 months of the Chapter 13 Plan to cure rent arrears to Woods Edge Apartments LP in accordance with the Bankruptcy Code.

VII. Filing Proof of Claim Required: A proof of claim must be filed in order to share in distributions under the plan. A proof of claim may be filed either electronically or as paper. To file an electronic claim, go to the website www.deb.uscourts.gov and click on "File a Claim" and follow the instructions. Once the necessary information is entered the form will be automatically generated. To obtain a claim form to file a paper claim, go to the website www.uscourts.gov and click on "Services and Forms, then click on Bankruptcy Forms, the Select B410-Proof of Claim. Completed paper claims should be delivered or mailed to United States Bankruptcy Court, Attn: Claims, 824 Market Street, 3rd Floor, Wilmington, Delaware 19801.

/s/ Sharon Banner-Gordon
Debtor's Signature

05/22/2023
Date

Joint Debtor's Signature

05/22/2023
Date

The undersigned certifies that this plan contains no nonstandard provision other than as set forth in paragraph VI above.

/s/Robert Masten
Attorney for Debtor(s)

05/22/2023
Date

Revised Form 103 (2017)

CHAPTER 13 PLAN ANALYSIS**Debtors:****Date:** 05/22/2023

Sharon Banner-Gordon

Prior Bankruptcy Chapter 13 Trustee Use:Estimated Length of Plan: 60

341 Meeting Date:

Continued:

Confirmed Date:

TOTAL DEBT PROVIDED FOR UNDER THE PLAN AND ADMINISTRATIVE EXPENSES

A. Total Priority Claims (Class One)	\$4,500.00
1. Unpaid Attorney's Fees	\$4,500.00
2. Taxes	\$0.00
3. Other	\$0.00
B. Total of Payments to Cure Defaults (Class Two)	\$5,000.00
C. Total of Payment to Secured Claims (Class Three)	\$16,286.32
D. Total of Payments on Unsecured Claims (Class Four)	\$0.00
E. Sub-total	\$25,786.32
F. Total Trustee's Compensation (10% of debtors' payments)	\$2,865.15
G. Total Debt and Administrative Expenses	\$28,651.47

RECONCILIATION WITH CHAPTER 7

H. Interest of Class Four Creditors If Chapter 7 Filed

1. Value of debtors' interest in non-exempt property	\$0.00
2. Plus: Value of Property Recoverable Under Avoiding Powers	\$0.00
3. Less: Estimated Chapter 7 Administrative Expenses	\$0.00
4. Less: Amounts Payable to Priority Creditors other than costs of administration	\$0.00
5. Equal: Estimated Amount Payable to Class Four Creditors if Chapter 7 Filed (if negative, enter zero)	\$0.00
I. Estimated Dividend for class four under Chapter 7	0%
J. Estimate Dividend for class four under Plan	0.00%

/s/ Sharon Banner-Gordon
Debtor's Signature05/22/2023
Date

Joint Debtor's Signature

05/22/2023
Date

/s/Robert Masten

Attorney for Debtor(s)

Robert Masten
PO Box 1622,
Hockessin, DE 19707
3023582044 (Telephone)
302-353-4238 (Facsimile)

05/22/2023

Date

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE**

In re:)
SHARON LEE BANNER-GORDON,) Chapter 7
Debtor.) Case No. 23-10036-BLS
)

CERTIFICATE OF SERVICE

I, Robert I. Masten, Jr., Esq., hereby certify that on May 22, 2023, I caused to be served a true and correct copy of the Debtor's Chapter 13 Plan upon the parties listed below via First Class Mail and/or CM/ECF:

William F. Jaworski, Esq. - Chapter 13 Trustee 824 Market Street, Ste 1002 Wilmington, DE 19899-1351	United States Trustee 844 King Street, Room 2207 Lockbox #35 Wilmington, DE 19899-0035
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ATTACHED LIST OF CREDITORS

Date: May 22, 2023

CECCOTTI & MASTEN

By: /s/ Robert I. Masten, Jr.

Robert I. Masten, Jr., Esq. (Bar No. 5033)
2055 Limestone Road, Ste. 200-H
Wilmington, DE 19808
(302) 358-2044
(302) 353-4238 (fax)
rmastenlaw@gmail.com

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SHARON LEE BANNER-GORDON,) Chapter 7
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Debtor.) Case No. 23-10036-BLS
)

NOTICE OF HEARING

PLEASE TAKE NOTICE that a telephonic hearing will be held to consider confirmation
the Debtor's Chapter 13 plan on June 26, 2023, at 10:00 AM.

Date: May 22, 2023

CECCOTTI & MASTEN

By: /s/ Robert I. Masten, Jr.

Robert I. Masten, Jr., Esq. (Bar No. 5033)
2055 Limestone Road, Ste. 200-H
Wilmington, DE 19808
(302) 358-2044
(302) 353-4238 (fax)
rmastenlaw@gmail.com

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Case 23-10036-BLS

District of Delaware

Delaware

Wed Apr 5 10:05:55 EDT 2023

Arronrnts

309 E Paces Ferry

Atlanta, GA 30305-2377

Bk Of Mo

5109 S Broadband L

Sioux Falls, SD 57108-2208

Capital One

11013 W Broad St

Glen Allen, VA 23060-6017

Capital One

Po Box 85064

Glen Allen, VA 23058

(p)CONTINENTAL FINANCE COMPANY

PO BOX 3220

BUFFALO NY 14240-3220

Creditonebnk

Pob 98872

Las Vegas, NV 89193-8872

Department of Labor
Division of Unemployment Insurance
P.O. Box 9953
Wilmington, DE 19809-0953Edfinancial
120 N Seven Oaks D
Knoxville, TN 37922-2359First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104-4868Kentmere Rehab
Wilmington, DEMidnight Velvet
1112 7th Ave
Monroe, WI 53566-1364Monroe And Main
1112 7th Ave
Monroe, WI 53566-1364Montgomery Ward
1112 7th Ave
Monroe, WI 53566-1364New Castle County/Law
Attention: Bill Weisel
87 Reads Way
New Castle, DE 19720-1648Option Care
Newark DeSantander
8585 N Stemmons Fw
Dallas, TX 75247-3836Seventh Avenue
1112 7th Ave
Monroe, WI 53566-1364State of Delaware
Division of Revenue
820 N. French Street, 8th Floor
Wilmington, DE 19801-3509U.S. Trustee
Office of the United States Trustee
J. Caleb Boggs Federal Building
844 King Street, Suite 2207
Lockbox 35
Wilmington, DE 19801-3519Woods Edge
Odin Properties
1204 Terra Hill Drive
Edgemoor, De 19809-3520Webbank/Gtn
6250 Ridgewood Roa
Saint Cloud, MN 56303-0820Webbnk/Fhut
6250 Ridgewood Roa
Saint Cloud, MN 56303-0820Woods Edge Apartments LP
c/o Garibian Law
Brandywine Plaza East, 1523 Concord Pike
Wilmington, DE 19803-3653David W. Carickhoff
Archer & Greiner, P.C.
300 Delaware Ave, Suite 1100
Wilmington, DE 19801-1670Robert I. Masten, Jr.
Ceccotti & Masten
PO Box 1622
Hockessin, DE 19707-5622Sharon Lee Banner-Gordon
1207 Westlawn Court
Apt 4B
Wilmington, De 19809-3325

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Celtic/Cont
Pob 8099
Newark, DE 19714

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Minneapolis, MD

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End of Label Matrix

Mailable recipients	28
Bypassed recipients	6
Total	34